



# AMERICAN STATE BANK

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*Our customers have openly expressed their satisfaction with our friendly, fast and accurate service. Our location is very convenient on Sioux Ave. with an access road off Ree Street.*

American State Bank  
700 E. Sioux Ave  
P.O. Box 1178  
Pierre, SD 57501  
Member FDIC

1-605-224-9233  
1-800-347-6537  
Fax: 1-605-224-1872

email:  
bank@asbpierre.com

web:  
www.asbpierre.com

## Remote Deposit. Your Office. Our Bank.

No hassle. No waiting. Save gas. Save time. That is American State Bank's Remote Deposit. You can make deposits directly from the convenience of your office. Remote Deposit can help your business improve cash flow with same day deposits and increase efficiency with online access to images. You will have records of deposits and reports available to you up to 24 months. Your operations are streamlined by centralizing deposits from satellite offices with one financial institution.

How does remote deposit work? Scan the checks into your computer using the check scanner provided to you by the bank. This includes U.S. corporate and consumer checks, money orders, cashier's checks, treasury checks and traveler's checks. Using your computer's broadband internet connection, checks are encrypted and transmitted by our secure web site. Checks are then directly deposited into your checking account!



The following comments were made by just two of the many businesses that are using remote deposit. Because of privacy issues we cannot reveal their names but we would like to share their comments.

*"We have been using the remote deposit for about a year. When we are in our busy season the program allows us the opportunity to make several deposits a day without having to leave our business! Before installing remote deposit we would have several thousands of dollars that had to wait for an opportunity for us to get to town or take the chance of mailing them. My favorite feature is that it allows you to keep the checks you are depositing with a printed report of the transmission. It has a great tracking system with secured email return to let you know the transaction has been put through. It has helped our business by expediting our deposits and saved us un-told hours. I would highly suggest anyone with similar needs using this product.*

*"Remote deposit has saved our business time because the whole process takes about 5 minutes. The paperwork is done and the deposit confirmed the next business day. The reason that we chose remote deposit is so that we didn't have to mail our deposits to the bank as we do not live in Pierre any longer. We appreciate our bank working with us on new options to help make our banking easy!"*

Get started today! Any business that deposits checks can use Remote Deposit. The American State Bank staff will help you decide which scanner option best suits your needs. Visit our website [www.asbpierre.com](http://www.asbpierre.com) and click on "Products" to view our online demonstration or come into the bank. We would be happy to answer any question you may have. Start banking from the convenience of your office today!



## Identity Theft Tip

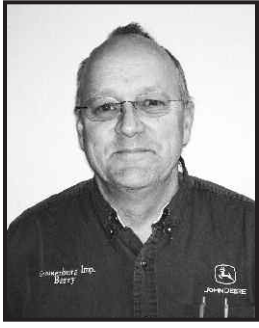
Guard against "skimming" fraud. Thieves can steal your identity by swiping your credit card through a special pager-sized reader and producing copies of your account information. Protect yourself by closely watching the cashier when you hand over your card, and carefully checking your account statements each month.

## \$1M Club Award

The Million Dollar Club for USDA Rural Development acknowledges lenders that have provided financing equal to or greater than \$1,000,000.00 to families using the Rural Development Guarantee program during their fiscal year. American State Bank provided over a million dollars in financing to families using the Guaranteed Rural Housing program from October 1, 2006 to September 30, 2007. Pictured left to right is Paula Corcoran (USDA Rural Development) presenting the certificate to Brad Curtis and Debbie Anderson, both of American State Bank. This is ASB's first time in the \$1M Club!



## Grossenburg Elected to Board



**B**arry Grossenburg has been elected to American State Bank Board of Directors. Bill Fischer said, “Barry is a very astute businessman and will make a great addition to the board! We are fortunate to have this opportunity to work with him.”

A Winner resident, Barry is President of Grossenburg Implement in Winner, Pierre, & Philip. He holds a Bachelor of Science degree in Agribusiness from South Dakota State University. He has been involved in the Implement business since he was a little boy. In his own words, “I was born, raised, and will die, an Implement dealer.”

Barry serves as President of Grossenburg Implement and Grossenburg Cattle Company. He is director of the Hospitality Committee at Holiday Inn Express and is a partner at the Winner Circle Feedyard. He enjoys pheasant hunting, golfing, and is an active supporter of Boy Scouts. Barry and his wife of 30 years, Marilyn, have three children and two grandchildren.

Barry replaces Frank Brost who has served on the board since 1995. Brost retired in December of 2007.

## Anniversaries Celebrated!

### Lori Goff – 20 years!

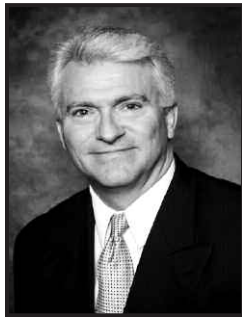


The American State Bank congratulates Lori Goff on 20 years of service. She began as a teller with American State Bank while in high school working under the Office Education program. She later left to pursue additional work experience. Twenty years ago she returned to the bank and has gained knowledge in all areas of operations. Lori is the Internal Operations Auditor. She keeps the operations department up to date on federal and state banking regulations. When asked what she likes most about her job she says it's

the people she works with. Lori is a pleasure to work with and always has a smile!

### Brad Curtis – 10 years!

The American State Bank congratulates Brad Curtis, Assistant Vice President for mortgage lending, on 10 years with the bank. After working several years as an accountant, Brad came to head up our home loan department. Buying a home is one of the biggest decisions one can make. Brad will help you get into a home that meets your needs both financially and physically. Brad understands the effects of a growing family as his family now includes a son-in-law and a grandson.



### Chandra Love – 10 years!

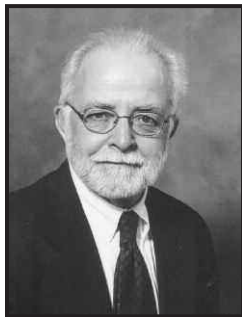


The American State Bank congratulates Chandra Love on completing 10 years of employment. Chandra is the Assistant Vice President of Credit Administration. She cracks the whip in the loan compliance area. She reviews loan documents and oversees the loan audits to help insure that state and federal regulations are being met. Chandra also is in charge of training staff on new lending regulations. Chandra enjoys being a part of the ASB team and American State Bank is glad she's here.

### Bill Fischer – 25 years!

Congratulations Bill Fischer on 25 years of leading the American State Bank! Bill's experience, leadership and direction has made the American State Bank the successful bank it is today. Bill is a Fort Pierre native and has a sincere passion for this part of the country. He is very committed to the growth and progress of this community being very active in the preservation of historical sites and buildings in the area. Bill is a proactive banker that is extremely supportive of the implementation of technological advances.

The staff of American State Bank thanks Bill for his leadership, support, encouragement, fairness, and great sense of humor. We all agree that it has been a pleasure to be on the American State Bank team under the leadership of Bill Fischer.



## Germs. Germs.

**I**t seems many of us have been impacted by Influenza this year. If you are anxious to avoid contact with these awful germs or if you are sick you might make some changes to your normal routine. One thing you can do is bank from home! American State Bank provides internet and phone banking. So if you are sick or if you want to avoid those who are, check it out. Visit [www.asbpierre.com](http://www.asbpierre.com) or dial 945-2517 or toll free 1-877-711-6142. Call for more details.



## Carter on to New Adventures



**A**fter almost twenty four years, Mary Carter is “semi-retiring.” Carter will still work at the bank part time so she can interact with her customers and her co-workers but wants the extra time with her grandchildren! We love that Mary will be here a few days each week and that she will be able to do some things she has wanted to do! A retirement party was held at the bank at the end of February. We had a great turnout of Mary's friends and co-workers to wish her well on her new journey.

*Congratulations Mary!*